For States, 97-99.

Approved for use through 97/31/31/97.

Approved for use through 97/31/31/97.

Approved for use through 97/31/31/97.

U.S. Paient and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Papersonic Reduction Act of 1995, no persons are required to respond to a collection of information uninest or contains a valid Orion furnither. Doc description, Information Disclosure Statement (IDS) Filed

INFORMATION DISCLOSURE	:
	•
STATEMENT BY APPLICANT	
(Not for submission under 37 CFR 1.99)	

Application Number		10697849
Filing Date		2003-10-30
First Named Inventor Andre		ew Doddington
Art Unit	-l	3696
Examiner Name	Ojo C). Oyebisi
Attorney Docket Number		14846-30

	U.S.PATENTS								
Examiner Initial*	er Cite No Patent Number Kind Codet Issue Date N		Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear					
	1	4338587	B1	1982-07-06	CHIAPPETTI				
	2	4859837	B1	1989-08-22	HALPERN				
	3	5351187	B1	1994-09-27	HASSETT				
	4	5657388	B1	1997-08-12	WEISS				
	5	6089284	B1	2000-07-18	KAEHLER et al				
	6	6624752	B2	2003-09-23	KLITSGAARD et al				
	7	6785661	В1	2004-08-31	MANDLER et al				
	8	6892052	B2	2005-05-10	KOTOLA et al				

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number 10697849 Filing Date 2003-10-30 First Named Inventor Andrew Doddington 3696 Art Unit Examiner Name Ojo O. Oyebisi

14846-30

9	4903201	B1	1990-02-20	WAGNER	
10	5812968	B1	1988-09-22	HASSAN	
11	6055517	B1	2000-04-25	FRIEND et al	
12	6202054	B1	2001-03-13	LAWLOR et al	
13	7181427	B1	2007-02-20	DEFRANCESCO et al	
14	7409364	B1	2008-08-05	BARTON et al	
15	5179302	B1	1993-01-12	WAGNER	
16	5267314	B1	1993-11-30	STAMBLER	
17	5412730	B1	1995-05-02	JONES	
18	5524073	B1	1996-06-04	STAMBLER	
19	5793302	B1	1998-08-11	STAMBLER	

Attorney Docket Number

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

23 7353383

24 7444672

25 7461265 Application Number 10697849 Filing Date 2003-10-30 First Named Inventor Andrew Doddington Art Unit 3696 Examiner Name Ojo O. Oyebisi

				Attorney Doc	ket Number	14846-30	
	20	5974148	B1	1999-10-26	STAMBLER		
	21	7058817	B1	2006-06-06	ELLMORE		
	22	7155614	B2	2006-12-26	ELLMORE		

SKINGLE

ELLMORE

ELLMORE

B2 R2

R2

2008-04-01

2008-10-28

2008-12-02

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S. PATENT APPLICATION PUBLICATIONS

	CONTACT AND ELORIFORM						
Examiner Initial*	Cite No	Publication Number	Kind Code ¹		of cited Decument	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1	20040054622	A1	2004-03-18	STRAYER et al		
	2	20040117300	A1	2004-06-17	JONES et al		
	3	20040186773	A1	2004-09-23	GEORGE et al		

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number		10697849
Filing Date		2003-10-30
First Named Inventor	Andre	w Doddington
Art Unit		3696
Examiner Name	Ojo O	Oyebisi
Attorney Docket Number		14846-30

4	20010027437	A1		TURBEVILLE et al	
 5	20020019802			MALME et al	
6	20070192618	A1	2007-08-16	ELLMORE	

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

Examiner Initial*		Foreign Document Number ³	Country Code ² j	Publication	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	-
	1	0597316	EP	1994-05-18	JOSEPH et al		
	2	02/069212	wo	2002-09-06	AUREGLIA et al		
	3	99/27479	wo	1999-06-03	WATSON		
	4	2002-163589	JР	2002-06-07	TANIMOTO		×

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Cite Initials* No		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item	
	No	(book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s),	Ţ5
	dug	publisher, city and/or country where published.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number		10697849		
Filing Date		2003-10-30		
First Named Inventor	Andre	w Doddington		
Art Unit		3696		
Examiner Name	Ojo O	Oyebisi		
Attorney Docket Number		14846-30		

	1	ANON	YMOUS, TWO CHIPS CAN BE BETTER THAN ONE, May 2001		О				
	2	JAZZ\	JEFF; CREDIT CARD COMMENTARIES; CARDOFFERS.COM 2003						
	3	KMAR	T MASTERCARD - CARDWEB.COM 2000						
	4	HINDS	DS, MICHAEL, MAKING THE MOST OF FAST FALLING MORTGAGE RATES, June 30, 1985						
	5		d CROFT, Time-Based Language Models, Proc. 20th Int'l Conf. on Information and Knowledge Management, pp. 6, 2003.						
	6	The Tax Executives, TEI Wisconsin Chapter - Wisconsin Department of Revenue Liaison Meeting - Tax Executives Institute, http://indarticles.com/p/articles/mi_m6552/s_n2_47/ai_16779568/ (last visited August 28, 2008).							
	7	Intuit I	Intuit Inc., Open Financial Exchange Specification 2.0 Tax Extensions, June 30, 2000						
If you wish	If you wish to add additional non-patent literature document citation information please click the Add button								
			EXAMINER SIGNATURE						
Examiner	Signa	ture		Date Considered					
*EXAMINE	EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a								

citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document (4 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language translation is attached.